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Date: February 10, 2004

Name: Melissa Scanzillo

Signature: *Melissa Scanzillo*  
Clifford Chance US LLP

Docket No. 3499-94

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of: David Lawrence et al.

Filed: March 20, 2001

Group Art Unit: 3624

Serial No: 09/812,627

Examiner: Narayanswamy Subramanian

For: AUTOMATED GLOBAL RISK MANAGEMENT

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**AMENDMENT IN RESPONSE TO  
THE DECEMBER 2, 2003 OFFICE ACTION**

Sir:

In response to the Office Action mailed on December 2, 2003, favorable reconsideration of the above-identified patent application in view of the following amendments and remarks is respectfully requested.

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks/Arguments** begin on page 7 of this paper.

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